

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: DEANNA J. FRINGER	§	Case No. 15-80296
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was converted to chapter 13 on 04/20/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was dismissed on 09/04/2015.
- 6) Number of months from filing or conversion to last payment: 1.
- 7) Number of months case was pending: 6.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$35,164.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 200.00	
Less amount refunded to debtor(s)	\$ 188.40	
NET RECEIPTS		\$ 11.60

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 11.60	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 11.60
Attorney fees paid and disclosed by debtor(s):	\$ 1,800.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
MCKENNA STORER	Lgl	1,800.00	1,800.00	1,800.00	0.00	0.00
ALLY FINANCIAL	Sec	13,697.00	NA	NA	0.00	0.00
MCHENRY COUNTY FEDERAL	Sec	0.00	NA	NA	0.00	0.00
PENNYMAC LOAN SERVICES LLC	Sec	7,250.00	4,432.42	0.00	0.00	0.00
ABC WAGES	Uns	200.00	NA	NA	0.00	0.00
ACTION PAYDAY	Uns	500.00	NA	NA	0.00	0.00
AMERICASH LOANS	Uns	3,000.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	1,033.00	1,033.65	1,033.65	0.00	0.00
BEST BUY CREDIT SERVICES	Uns	995.00	NA	NA	0.00	0.00
BEST CHOICE 123	Uns	1,250.00	NA	NA	0.00	0.00
CAPITAL ONE NA	Uns	3,325.00	NA	NA	0.00	0.00
CAPITAL ONE NA	Uns	2,135.00	NA	NA	0.00	0.00
CAPITAL ONE NA	Uns	616.00	NA	NA	0.00	0.00
COTTONWOOD FINANCIAL	Uns	2,500.00	3,687.50	3,687.50	0.00	0.00
COMENITY BANK / PEEBLES	Uns	0.00	NA	NA	0.00	0.00
COMENITY BANK / VCTRSSEC	Uns	688.00	NA	NA	0.00	0.00
COMENITY - GORDMANS	Uns	942.00	NA	NA	0.00	0.00
DEPT OF ED / NAVIENT	Uns	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
DEPT OF ED / NAVIENT	Uns	0.00	NA	NA	0.00	0.00
DSNB MACYS	Uns	191.00	NA	NA	0.00	0.00
EXTRA FUNDS CASH	Uns	300.00	NA	NA	0.00	0.00
FAST E - FUNDS	Uns	500.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	2,280.00	2,280.45	2,280.45	0.00	0.00
GENTLE BREEZE	Uns	638.94	NA	NA	0.00	0.00
GOLDEN VALLEY LENDING	Uns	1,270.00	1,000.00	1,000.00	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Uns	941.00	962.14	962.14	0.00	0.00
GREENTRUST CASH	Uns	300.00	NA	NA	0.00	0.00
HARVEST MOON	Uns	600.00	NA	NA	0.00	0.00
HEIGHTS FINANCE CORP	Uns	2,511.00	NA	NA	0.00	0.00
ILLINOIS CASH ADVANCE	Uns	598.31	NA	NA	0.00	0.00
ISPEEDY LOANS	Uns	2,500.00	NA	NA	0.00	0.00
JONATHAN BIESIEGAL	Uns	1,755.00	NA	NA	0.00	0.00
BECKET & LEE LLP	Uns	619.00	619.55	619.55	0.00	0.00
MACYS	Uns	78.72	NA	NA	0.00	0.00
MAXLEND	Uns	1,175.00	NA	NA	0.00	0.00
MCHENRY COUNTY FCU	Uns	3,175.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Uns	0.00	20,787.04	0.00	0.00	0.00
NAVIENT SOLUTIONS INC	Uns	0.00	17,403.97	0.00	0.00	0.00
NAVIENT SOLUTIONS INC	Uns	0.00	12,942.25	0.00	0.00	0.00
ONEMAIN FINANCIAL	Uns	16,035.00	NA	NA	0.00	0.00
RICHARD FRINGER	Uns	1,400.00	NA	NA	0.00	0.00
SEARS / CBNA	Uns	2,705.00	NA	NA	0.00	0.00
SOCIAL SECURITY	Uns	7,119.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,191.00	1,257.41	1,257.41	0.00	0.00
SYNCB / TJX COS	Uns	422.00	NA	NA	0.00	0.00
TARGET CASH	Uns	740.00	NA	NA	0.00	0.00
TD BANK USA / TARGETCRED	Uns	422.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	423.00	422.72	422.72	0.00	0.00
US WATERPROOFING	Uns	3,500.00	NA	NA	0.00	0.00
WEST RIVER FINANCE	Uns	300.00	NA	NA	0.00	0.00
WHITE PINE LENDING	Uns	800.00	NA	NA	0.00	0.00
RICHARD E FRINGER	Uns	0.00	NA	NA	0.00	0.00
SHAYNE E FRINGER	Uns	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
QUANTUM3 GROUP LLC as agent for	Uns	0.00	688.27	688.27	0.00	0.00
NAVIENT SOLUTIONS INC	Uns	0.00	19,157.62	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 0.00	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 11,951.69	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 11.60	
Disbursements to Creditors	\$ 0.00	
TOTAL DISBURSEMENTS:		\$ 11.60

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 11/19/2015

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.